

MIDTOWN BANK&TRUST CO

	CPP Disbursement Date 02/27/2009	Cert 57580	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$199	\$198	-0.5%		
Loans	\$145	\$139	-4.1%		
Construction & development	\$39	\$13	-66.0%		
Closed-end 1-4 family residential	\$19	\$35	85.4%		
Home equity	\$12	\$8	-28.0%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-24.1%		
Commercial & Industrial	\$12	\$15	33.7%		
Commercial real estate	\$58	\$56	-2.8%		
Unused commitments	\$19	\$10	-45.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$15	\$15	6.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$30	\$18	-41.0%		
Cash & balances due	\$3	\$15	386.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$13	\$59	357.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$12	\$52	329.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$177	\$178	0.4%		
Deposits	\$143	\$148	3.7%		
Total other borrowings	\$33	\$29	-12.1%		
FHLB advances	\$33	\$29	-12.1%		
Equity					
Equity capital at quarter end	\$22	\$20	-7.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.4%	7.8%	--		
Tier 1 risk based capital ratio	12.6%	10.2%	--		
Total risk based capital ratio	13.9%	11.5%	--		
Return on equity ¹	-81.5%	-35.9%	--		
Return on assets ¹	-9.6%	-3.9%	--		
Net interest margin ¹	2.7%	2.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	57.8%	52.5%	--		
Loss provision to net charge-offs (qtr)	377.0%	109.2%	--		
Net charge-offs to average loans and leases ¹	6.0%	6.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	34.8%	17.1%	0.0%	12.5%	--
Closed-end 1-4 family residential	21.3%	17.9%	7.1%	0.9%	--
Home equity	0.0%	2.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	6.4%	0.8%	0.0%	0.0%	--
Commercial & Industrial	4.0%	17.4%	0.0%	2.0%	--
Commercial real estate	0.4%	0.2%	0.0%	0.0%	--
Total loans	12.7%	8.3%	1.5%	1.7%	